

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 1, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennie Lynette Harris
1306 Old Bronze Rd.
Henrico, VA 23231

Case Number: 14-35314-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2831

Attorney for Debtor(s) (name and address):

Richard James Oulton
The Debt Law Group, PLLC
8501 Mayland Dr.
Suite 106
Henrico, VA 23294
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **November 6, 2014**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 4, 2015**

For a governmental unit: **March 30, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 5, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 10, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 2, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

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|--|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Bankruptcy Clerk's Office | Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice. |
| — Refer to Other Side for Important Deadlines and Notices — | |
| <p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jennie Lynette Harris
 Debtor

Case No. 14-35314-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: sewardt
 Form ID: B9I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Oct 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2014.

db +Jennie Lynette Harris, 1306 Old Bronze Rd., Henrico, VA 23231-4709
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12577140 +Aes/pnc/ntl, PO Box 61047, Harrisburg, PA 17106-1047
 12577141 +Allied Title Lending, Loan Billing Department, 7955 NW 12th Street, Ste 300,
 Miami, FL 33126-1823
 12577142 +Anderson Financial Services, LoanMax, 4802 S. Laburnum Ave., Henrico, VA 23231-2714
 12577145 BCC Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097
 12577143 +Babcock & Brown Residential, dba Seven Gables Apartments, 11 N Laburnum Ave,
 Richmond, VA 23223-5701
 12577144 +Bank of America Loss/Recovery, 800 Market Street, MO1-800-06-14,
 Saint Louis, MO 63101-2506
 12577146 +Berkeley & Degaetani, 1301 N Hamilton St, Suite 200, Richmond, VA 23230-3959
 12577147 +Bethlehem Baptist Church, 4210 Penick Rd., Henrico, VA 23228-4916
 12577148 #+Centura College - Performing, 7001 W Broad St, Henrico, VA 23294-3701
 12577149 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 12577150 +Dpt Ed/slm, 11100 Usa Pkwy, Fishers, IN 46037-9203
 12577151 +Drive Time, 4020 E Indian School Rd, Phoenix, AZ 85018-5220
 12577152 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
 12577155 +F&W Management, 5833 Orcutt Lane, Richmond, VA 23224-2717
 12577156 +Golds Gym, PO Box 72609, Rosedale, MD 21237-8609
 12577157 +Henrico County GDC - Traf/Crim, 4301 E Parham Rd, Henrico, VA 23228-2745
 12577158 +Henrico Federal Credit Union, 9401 West Broad St, Henrico, VA 23294-5331
 12577159 +Hidden Oak Group Inc, 35 E Grassy Sprain Rd St, Yonkers, NY 10710-4620
 12577160 +Jet Lending, 1000 N West St. #1224, Wilmington, DE 19801-1058
 12577161 +John Tyler Community College, 13101 Jefferson Davis Hwy, Chester, VA 23831-5399
 12577162 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844
 12577163 +Morgan Law Firm, PO Box 2401, Forest, VA 24551-6401
 12577164 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640
 12577165 +Pmab Srvc, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636
 12577168 +SLM Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
 12577169 +Southwest Recovery Ser, 15400 Knoll Trail Dr Ste, Dallas, TX 75248-3476
 12577172 +Target Cash Now, Target Finance, PO Box 581, Hays, MT 59527-0581
 12577174 +Thinkcashfbd, Brandywine Commons, Wilmington, DE 19803-0000
 12577175 +Top Guard Inc., 131 Kings Way, Hampton, VA 23669-3585
 12577176 +University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: 2debtlawgroup@gmail.com Oct 03 2014 02:08:05 Richard James Oulton,
 The Debt Law Group, Pllc, 8501 Mayland Dr., Suite 106, Henrico, VA 23294
 12577151 +EDI: DVTM.COM Oct 03 2014 01:53:00 Drive Time, 4020 E Indian School Rd,
 Phoenix, AZ 85018-5220
 12577153 EDI: ECMC.COM Oct 03 2014 01:58:00 ECMC, Lockbox 8682, PO Box 75848,
 Saint Paul, MN 55175-0848
 12577154 +E-mail/Text: bknotice@erccollections.com Oct 03 2014 02:08:57 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 12577170 EDI: NEXTEL.COM Oct 03 2014 01:53:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
 Oak Lawn, IL 60453-0000
 12577171 +EDI: AISTMBL.COM Oct 03 2014 01:58:00 T-Mobile Bankruptcy Team, PO Box 53410,
 Bellevue, WA 98015-3410
 12577177 +EDI: AFNIVERIZONE.COM Oct 03 2014 01:53:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 12577178 EDI: AFNIVZWIRE.COM Oct 03 2014 01:53:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 12577179 EDI: WFFC.COM Oct 03 2014 01:53:00 Wells Fargo Bank, P.O. Box 5058, MAC: P6053-021,
 Portland, OR 97208-5058

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12577166 Propel Fitness
 12577167 ##+RSHT, 1601 Willow Lawn Dr, #320, Richmond, VA 23230-3423
 12577173 ##+ThinkCash.com, Customer Support, PO Box 37727, Philadelphia, PA 19101-5027
 TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: seawardt
Form ID: B9I

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Total Noticed: 40

Date Rcvd: Oct 02, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2014 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Jennie Lynette Harris 2debtlawgroup@gmail.com,
thedebtawgroupmail@gmail.com;rchurwitz@gmail.com;DLGHearings@gmail.com
Robert E. Hyman station08@ricva.net, ecfsunmary@ricva.net

TOTAL: 2